

# HOW THE GERMAN CITIES LEND MONEY AT LOW RATES.

(Special Correspondence of The Times-Dispatch.)

LEIPSIG, May 4.—I spent this morning in a pawnshop here. It belongs to the city of Leipzig, and it loans out hundreds of thousands of dollars a year. It has a capital of less than a hundred thousand dollars, but it borrows more from the City Savings Bank at three and one-half per cent. interest and charges about eight per cent. to its customers who bring as security watches, clocks, furniture, old clothes and everything under the sun. Last year it made about two hundred thousand loans, which on the average would be more than one for every family in Leipzig.

## In the Loaning Rooms.

I spent some time watching the pawnbrokers take in the goods and give out the money. The loaning room is large and divided into two parts. On one side are the pawnbroking clerks, and on the other, at the time of my visit, were about 200 men, women and children, each holding a bundle waiting to get money upon it. They were lined up like the single file before a headmaster's study. On opening night, each dickered with the clerks, trying to get the most for his goods.

As the articles were placed on the counter, their value was estimated by an appraiser, who gave the owner a check for the amount to be loaned. He took this a little further on to the cashier, who paid out the money and gave him a ticket. Another man then took the goods and bundled them away on a shelf. The amounts were generally small, seldom more than a dollar. Many were for one, two or three marks, or twenty-five, fifty and seventy-five cents. The interest charged was two pennies for each mark, or one-half cent for each twenty-five cents, per month.

This pawnshop was established seventy-eight years ago, and since then it has loaned out millions. Its loans increase during hard times and decrease when the times are good. The institution is worked for the benefit of the people. The interest is kept down to the lowest rate, and the articles are so valued that practically nothing is lost. The most of the articles are redeemed, less than ten per cent. being left for sale at auction.

The auction was going on in another room during my stay, and I went in to watch it. The room was filled with bidders, and the auctioneer knocked the goods off without delay. I noticed that they sold for a little bit more than their valuation. A clock which was marked \$2.50 sold for \$3, and other things in proportion.

## The City Savings Bank.

This pawnshop's shops is connected with the City Savings Bank, which has assets amounting to about \$17,000,000, and new deposits of something like \$3,000,000 a year. It pays about three per cent. interest, and loans its money out for three and one-half per cent. and upward, the pawnshop branch paying three and one-half per cent.

The bank is not run to make money, but in the interests of the people. It has put about 180,000 depositors, and of these more than 70,000 have deposits of less than \$10. The average deposit is \$15 and \$35, and only 35,000 more than \$100.

Much of the depositing is done by means of stamps. A man can buy a stamp for ten pennies, or less than 2-1/2 cents, and deposit this in the penny savings bank. Such stamps are saved until they

amount to a mark or more, when they are deposited. There are stamp offices all over the city, and one can put away his small change into the savings bank almost as easily as into the beer saloons.

## German Savings Banks.

Such savings banks are to be found in nearly all the cities of Germany. That of Berlin has about one hundred different branches; its depositors number more than half a million, and the deposits are about \$50,000,000. Dresden has almost half as much in her savings bank, and there are a number of other German cities which have as much as \$20,000,000 each.

In addition to these city banks there are private savings banks, which are to a certain extent under the supervision of the government. In these the deposits are limited by law to 500 marks, and the interest rate is fixed annually by the board of directors. It is usually low, about 3 per cent. In these banks \$40 can be checked out on any one day, but a month's notice must be given for the withdrawal of more than that sum up to 1,000 marks, and six months' notice for larger sums.

The German Mails Help the Farmers. I have written of the modern postal service of Switzerland and France. That of Germany is equally good. The government here works for the people and helps them do their business. The post office department forwards all kinds of express, including farm produce and merchandise. There are regular wagons for such work. I see them at the stations piled high with crates and baskets. When I came into the big depot at Leipzig yesterday I heard a hen cackling and a duck quacking. By and by a rooster crowed, and I looked about for a farm yard in the heart of this city of a half million people. I found it on the top of the mail wagons, each of which was driven by a postman in uniform. The wagons were loaded with crates of ducks, chickens and other fowls. One box contained two white pigeons and another a dozen blue turkeys. There were postage stamps on the backs of the boxes, and I was told that they had been sent in from the country through the post at so much per pound. I took a photograph of the wagons, their helmeted drivers laughing as I did so.

The German States, with the exception of Bavaria and Wurtemberg, are in the imperial postage service, which is one of the largest in Europe. It has 20,000 employees and about 37,000 offices. It handles a billion copies of printed matter, a billion postal cards and about two billion letters every year, and it does it at a profit. Our Postoffice Department runs behind. That of Germany runs ahead. She gives a better service than we do at a lower rate, and at the same time makes a profit of \$4,000,000 out of it.

Pneumatic Tubes as Letter-Carriers. Berlin, for instance, has a pneumatic tube system superior to any other in the world. It is a delivery system of New York. By it telegrams, letters and postal cards can be sent from one part of the city to another more quickly than by telegraph, at a cost of 1/10 cent a card or 1/2 cent per letter. If you pay 12 cents you can have a prepaid answer. This post is called the Rohr, or tube, post. Its offices are distinguished by a red and white band around the top of the building.

The telegraph and telephone of Germany belong to the government, and, consequently, their charges are lower than ours. The rate for all Germany

and Austria-Hungary is 1-1/4 cents a word, while that to Belgium, Denmark, Holland and Switzerland is only 2/3 cent. You can send a dispatch to England, Norway or Italy for less than 1 cent per word, and to almost any place in Europe for less than 5 cents.

## A Book Metropolis.

I have spent some time here with Brunnard H. Warner, Jr., one of the youngest and brightest men in our consular service. He has been making an investigation of the book trade, and through him I am able to tell you something of the book metropolis of Europe.

Leipzig does more book handling than any other city in the world in proportion to its size. It has 600 book-stores and

publishers, and the system is such that the publishers so represented come into direct contact with the buyers all over Germany, and by the Leipzig agency throw their books into something like 10,000 stores. About the only provision is that all books must be delivered in Leipzig free of freight charges, the book-dealers expecting to pay the charge from Leipzig to their respective stores.

Some of the American firms have such agencies, and it would pay all of our publishers to appoint such representatives. I have gone through the book clearing house. It is a beautiful building thoroughly equipped for the purpose. I have also visited some of the chief publishing establishments, including the famous one of Brockhaus and Herzog. They all do good work, but in modern conven-

good railroad buildings, and so have almost all the cities of Germany.

The railroads here belong to the government, and they are very well managed, though not as luxurious in their appointments as ours. The cars are after the European fashion—first, second and third-class. They are divided into compartments. On the better trains there are lavatories, but an extra charge is made for the use of towel and soap. This is furnished by a penny-in-the-slot box. You put in a ten penny piece and pull out a little rag and a piece of soap. The rag is too small to dry you well, and the soap is just enough for one wash-

The third-class cars have no such accommodations. Many of them are without cushioned seats. There is also a

oat cream to a slice of roast beef. The advantage of the slot machines is that it dispenses with feeling. There are no waiters and hence no fees, and this where one has to pay from 2 cents to a dime for every service, amounts to much.

## German Economy.

The Germans appreciate small savings. The richer among them spend a great deal but they know just where the money goes and try to get the worth of it. The poor get more for their money perhaps than any other poor in Europe outside the French. They know how to prevent waste. In cooking nothing is lost. The crusts of bread and stale pieces of the loaf are kept to thicken the next day's soup and the waste paper of the poor man is kept for fuel.

German stoves are economical. They are made of porcelain and are often a yard square and from six to eight feet tall. Each stove has a series of flues and a very little fuel suffices to warm it. Once the stove is heated a gentle heat all day, using about one-third the coal of an American base burner and nothing like that of a furnace. Every bit of coal is saved and a great part of it is now used in the shape of briquettes or bricks made of cold dust, so tightly pressed that they are as hard as the coal itself and at the same time perfectly clean. This is a great business in Germany.

## Cheap House Servants.

The Germans have a better system of domestic service than we have. In Leipzig and other German cities the people live in flats so that the most of the work is confined to one floor. Every room is valuable and the servant usually has little more than a room to sleep in. The mistress of the house knows all about housekeeping, that being a part of every German girl's education, and she watches to see that no food is wasted. The servants are seldom given the name food as the family and among some it is customary to give the hired girl an allowance of two or three cents for her supper and let her buy it outside. If there is fruit on the table it seldom goes out to the kitchen.

I am much interested in the employment agencies here. Each town has one or more such institutions supported by low charges upon employers and employees. The charge is about 12 cents for getting a servant and half that amount to the servant who wants a place. The laws provide that every servant shall have a record or pass book telling where she was born, her age, her previous servitude. It must have the records on the places she has worked and the signatures of her former employers testifying to her character. The police must stamp every record, showing that it is correct. A dollar a week is a big price for a hired girl, and at one of the agencies I was told that excellent servants could be had from \$2.50 to \$4 per month. The servants in these bureaus looked like good girls. They were well dressed, though not as extravagantly as their class in America.

## Housekeeping Schools.

There are many schools here for training servant girls. Berlin has an organization known as the Housewives Union which has a school for such things. It gives prizes for good servants, rewarding every girl who stays five years at one place with a little gold pin and a memorial; and after ten years a second prize of \$2.50 in gold. There are many housekeeping schools for the daughters of the well-to-do and the rich, and it is not an uncommon thing for a nice German girl, whose father is moderately well off, to go into the house of a stranger of the same class to learn housekeeping; the idea is that she will be made to work, which might not be the case at home.

The housekeeping schools are attended by all classes. I found one at the Krupp works and have visited others here and there over Germany. The girls are taught to cook, bake, wash and iron. They learn sewing, mending, knitting and dressmaking, and also everything in connection with housekeeping. Nearly every school has its kitchen garden, the work of which is done by the pupils. A number of school cows are kept and the girls are taught to milk and to make butter and cheese.

I was surprised at the scientific character of the instruction. Every girl keeps a best account of just what she eats, what she must set down the weight and value of every ingredient as well as the time required for cooking, so that at the end she knows just how much she has spent for each dish and the whole meal as well as just how she has cooked it. With such an education a girl can fill almost any station in life as wife, housekeeper, cook or general servant.

## Schools for Everything.

The Germans are running wild over technical education. They have about the best schools in the world, from the universities down. Within the past few years they have been establishing a vast number of technical schools for every branch of manufacture and industry. They have schools for butchers, bakers, and candlestick makers. At Chemnitz, below Leipzig, the cotton center of Germany, there are schools for weavers and designers. In other parts there are schools for dentists, for watchmakers, and in Berlin a school for blacksmiths.

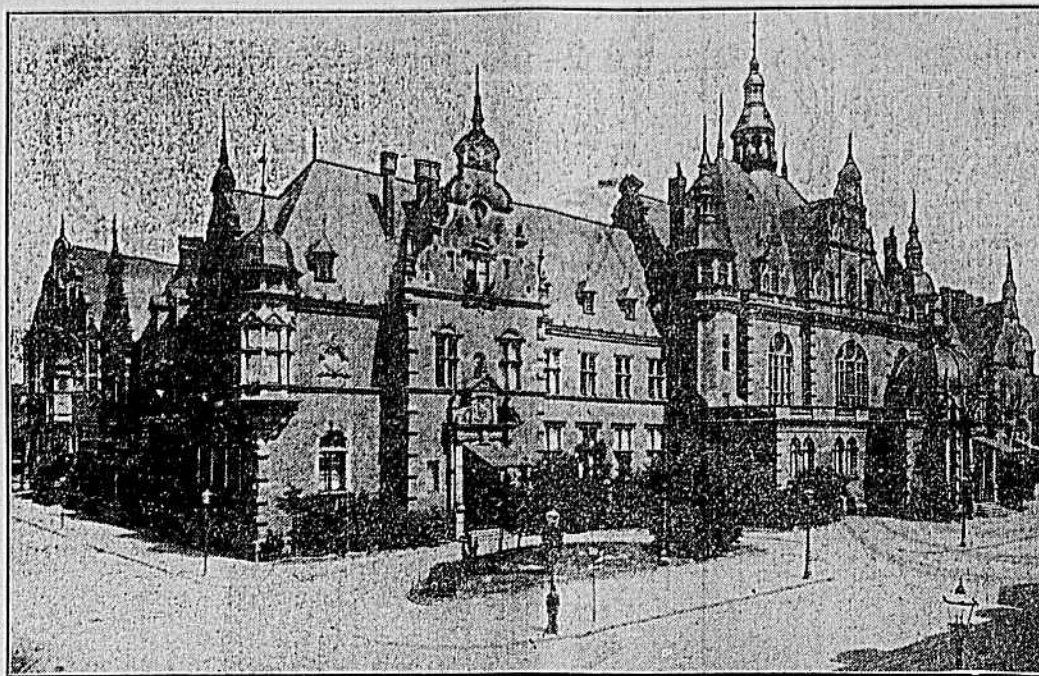
There are eleven industrial art schools in Berlin, with more than 2,600 pupils. There are commercial high schools here in great numbers, also, which are attended by men who expect to make their living in trade and by exporting and importing. At Wilhelmshof in Wittenhausen there is a colonial school where men are educated for service in the German possessions in Africa, China and the South Sea Islands.

In all these schools the rates of tuition are low, and that notwithstanding that the professors are men of recognized ability. The most important thing is that a federal bureau is being organized to supervise them, and the leading manufacturers tell me that the German trade of the future will be largely built upon its technical education.

## The Technical School Movement.

The same movement is going on in the other countries of Europe. There are technical schools in France and Switzerland, Holland and Belgium and a large number in Austria. That country is now spending more than a million dollars a year in industrial education, and it has within a short time begun to establish commercial schools to educate its people in commerce and trade. We should found such schools all over the United States. Every young man should be required to spend a year in industrial education, and there should be commercial colleges on the broadest lines in all our cities. Here is a noble field for some would-be Carnegie of the future.

FRANK G. CARPENTER.



THE GREAT BOOK EXCHANGE AT LEIPSIG.

publishing establishments. It has almost 300 different printing houses and about 9,000 publishing firms represented by agents. It has a book publishers' exchange and clearing house, and its arrangements are such that books are sent out daily by the thousands from here to all parts of Germany.

There are 6,000 retail book-dealers in the empire, and the book-stores of Austria and German Switzerland are fed from here. All publishers have their agents at Leipzig and have a book supply orders at an hour's notice. There is a regular system of sending out books by cheap freight and express, and the agents arrange for quick delivery and make all collections. They represent the book-stores, as well as the

ences are far behind similar establishments in the United States.

Leipzig's \$20,000,000 Railroad Station.

Every one here says Germany is having hard times. It may be so, but that is not delaying public improvements. The city of Leipzig is planning a railroad station which will cost twenty million dollars, or five times as much as the new union station at Washington. There are at present about half a dozen depots. Dresden recently built up a railroad depot costing millions; I have already described the station at Frankfurt, which cost eight and one-half millions. Berlin has a number of fine depots. Cologne has

fourth-class, where most of the passengers stand up. The rates of the first-class are about the same as ours, second-class a little cheaper and third and fourth-classes very low.

## The Ubiquitous Slot Boy.

Speaking of slot-boxes, they are to be found everywhere here and of every kind. In some of the cities you can buy tickets on the elevated railroads by dropping a German nickel, which means two and one-half cents, in the slot. There are slot boxes which sell postal cards and slot restaurants, where you can get anything from a thimbleful of benedictine or charcuterie to a glass of champagne or a schooner of beer, from a quoc-

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# EARLIER DAYS OF RAILROAD CONSTRUCTION IN VIRGINIA

While looking over old papers in the files of the general passenger offices of the Chesapeake and Ohio Railway Company in Washington, Mr. George W. Coombs, confidential clerk to Mr. H. W. Fuller, the general passenger agent, found a few days ago an annual report of the old Virginia Central Railroad Company for the year ending September 30, 1857, and forwarded it to friends in Richmond for inspection. Viewed from the standpoint of present railroad development this old report speaks volumes for what has been done in the less than fifty years since it was written.

In the year 1847 the road was in operation between Hanover Junction and Gordonsville, a distance of forty-nine miles, and the gross receipts for that year were \$47,052, being less than \$1,000 per mile. During 1855 tracks were laid from Hanover Junction into Richmond, which move on the part of the Virginia Central gave rise to much expensive litigation with the rival road, the Richmond, Fredericksburg and Potomac, which, in those days was the great artery between the North and the South, having a rail line from Richmond and Aquia Creek, which there met with a line of steamers to Washington, where a connection was made with the Baltimore and Ohio road.

## HAD MUCH LITIGATION.

Desirous of holding such a control of traffic from North to South and vice versa as the Richmond, Fredericksburg and Potomac, some time after the Virginia Central had begun work on the line between Hanover Junction and Richmond, filed suit in the Virginia courts asking for an injunction to restrain the work of its rival on the ground that the Legislature had granted the older road exclusive privileges for the carrying of passengers between Richmond and Hanover, and that it was unlawful for the Virginia Central to parallel its tracks

between those two points. The charter granted to the Richmond, Fredericksburg and Potomac provided that no succeeding Legislature should charter a company to build a railroad, the effect of which would be to diminish the number of passengers travelling upon the road of the Richmond, Fredericksburg and Potomac. The Virginia courts declined to grant the injunction, and the Supreme Court affirmed the decision that the law authorizing the extension of the Virginia Central from Hanover to Richmond was constitutional and violated no right of the Richmond, Fredericksburg and Potomac, and that upon the road thus constructed the Virginia Central might lawfully carry freight.

The Richmond, Fredericksburg and Potomac then brought another suit, filing a supplemental bill, praying that the rival company be enjoined from carrying passengers over the new road. Again the Supreme Court went against the plaintiff. At an annual meeting held the following year, the Board of Directors of the Virginia Central instructed that a through passenger route be established from Richmond to Washington, via Gordonsville and the Orange and Alexandria Railroad. This move was the cause of fresh litigation on the part of the Richmond, Fredericksburg and Potomac, that road subsequently bringing suit in the Virginia courts to recover from the Virginia Central and the Orange and Alexandria the total amount of the revenue derived from passengers carried over the sale of tickets to and from Richmond and Washington. In this case the court decided that the plaintiffs were entitled to relief for only such travel between Richmond and Washington as the Virginia Central had carried over their road. The defendant companies had not been in operation. As the defendants would not admit that they had carried any such persons over their roads and as there was

no way to prove such a thing, the case was dropped. Thus the ancestor of the Chesapeake and Ohio, the old Virginia Central, first got into Washington.

## HAD A SMALL BEGINNING.

In discussing the revenues of the road for the years 1856 and 1857, the president and directors of the Virginia Central have this to say in their annual report mentioned above:

"The receipts for the year ending 30th of September, 1857, were not so large as the estimate made in the report last year. This can be very naturally accounted for by lessened amount of travel between Richmond and Washington last winter, and the failure of the crops usually carried to market over this road. The wheat crop was barely an average one; the tobacco, below the average and the corn crop the shortest which has been grown for many years." The decline in the price of wheat and the holding of it back for future delivery is also mentioned as causing a falling off in the amount of freight. Going into figures we have the following sums, which are startling as compared with railroad receipts of the present day:

"Last year the gross receipts were \$508,413.15; this year, \$540,000.80; being an addition of \$31,617.65, realized from the use of twenty miles of road almost exclusively for passengers for two months and twenty days. The whole expense account for the general administration of the company amounts to \$319,701.82. It is proper to remark that the cost of transporting nearly all the materials for finishing about twenty miles of road at the western terminus and five miles of the Blue Ridge Road is included in this sum, while no estimate is made of the value of the same in the receipts of the road."

"Then the report, discussing generally the immense benefits that are to be de-

rived from the extension of railroads, not only by the road itself but by the public as well, makes the following predictions, based upon past results, incidentally giving some interesting history:

"In 1847 the road terminated at Gordonsville, and was operated only from Hanover Junction, a distance of 49 miles, and the gross receipts were \$47,052.11, less than \$1,000 per mile. In 1856 the road terminated at Staunton, the whole distance operated 138 miles, including the mountain track. The gross receipts were \$370,366.03, which is more than \$2,700 per mile. For a few months in 1855 the terminus was at Millboro, a distance of 177 miles, being three-fourths of the year at Goshen, a distance of 170 miles. The receipts were \$508,413.15, within a fraction of \$3,000 per mile."

"In 1857, on the 10th of July, the road was extended for the transportation of passengers to Jackson's river, about twenty miles. There were carried from Richmond and Gordonsville 3,783 passengers to the springs. In the year 1856 there were carried 2,065 passengers, an increase of 1,722. This number may be considered the increase to the White Sulphur and Sweet Springs only, as the terminus this year was no nearer to the other springs than it was the year before."

"Then, in the line of prophesy, we have the following:

"When this great Central Road is completed to the Kentucky line and we are brought into connection with Louisville, Cincinnati and the rich and populous valleys of the Ohio and the Mississippi, as the Commonwealth of Virginia stands bound to do, who can estimate the enormous addition to the receipts of this company? The revenue is greater now in one month than it was in the whole year when the road was at Gordonsville, the increase being 1,200 per cent. We are now receiving more than half a mil-

lion dollars, and when the central line is completed it is not an extravagant prediction to say that the whole, taken together, will receive more in one month than this company now receives in a whole year. The experience of the Baltimore and Ohio road fully justifies this opinion."

Even at that early day the question of a proper station for Richmond was giving the officials the same worry that the Chesapeake and Ohio had been having in recent years until the building of the Main-Street Station. Witness the report of the superintendent. In those days the superintendent occupied a position similar to that of the general manager of to-day, and some of the statements contained in his report are unique when contrasted with the railroading of the present. Speaking of the Richmond offices he says:

"A new passenger shed, with ticket office, waiting and refreshment rooms attached, has been built at Richmond; a new passenger house at Greenwood, also a new freight depot and passenger house at the Junction. The workshops of the company at Richmond are very badly located, and not adequate to the increasing business of the road. Having been intended, in the first place, to be temporary and built entirely of wood, their combustible nature might, at any time, cause a loss to the company of far more than the cost of suitable shops made fireproof. They should at the same time be brought nearer to the general office of the company. As now situated it is now impossible for the superintendent to give them that close supervision which their importance requires."

After this display of how much a superintendent was expected to do in those days, he concludes his report with a summary of the machinery owned by the company, which will be most amusing to

the railroad man of to-day:

"The company owns thirty locomotives and tenders, which have run during the year 83,124 miles, and have cost for repairs 23,619.70, being an average of 63.17 cents per mile run. The stock of cars is as follows: 30 eight-wheel first-class passenger cars; 7 eight-wheel second-class passenger cars; 8 eight-wheel baggage and mail cars; 8 eight-wheel freight and conductors' cars; 120 eight-wheel box, freight and stock cars; 80 eight-wheel platform and gondola cars; 22 four-wheel gravel cars; 78 four-wheel box platform and stock cars."

"The four-wheel box and platform cars are, many of them, of no value except for old material, their use having been discontinued except for short distances from Richmond during a press of business. There are some fifty hand, dirt and crank cars, in use for repairs of road, and several old passenger cars used for hands working upon the line to live on, which are not included in the above account."

"The cost of repairs of passenger and baggage cars for the year was \$9,84.87, being five cents per mile for the passenger trains, or one mill and a half, approximately, per passenger per mile. The cost of repairs of freight cars was \$17,039.72, being 11.72 cents per mile run by freight trains, or nearly four mills per ton mile of freight transported."

The chief engineer, in his report, tells interesting things about construction work in the Alleghenies west of Goshen. A temporary track west of Millboro was finished at a cost somewhat under the estimate of \$20,000, the work being completed about the first of March. There was no trouble about the work, he says, although he was unable to obtain the views of the mountain engines, which were in service in the Blue Ridge. "The transportation of the iron for the whole

distance, nearly 2,000 tons, and of an equal weight in ties, was effected by the "Charles Elliot, Jr.," one of the ordinary freight engines of 14x26 inches cylinder, with a tank fitted on her boiler similar to the mountain engines. After the "Elliot" did most of the work she was out, and the "Joseph R. Anderson," a regular mountain engine, took her place and finished her work. The greatest load drawn by the "Elliot," exclusive of her own weight, was about 80,000 pounds. The roadmaster submits that it gives him great pleasure to report the road in good condition, and that he has gradually improved its general condition by putting in "new white oak ties to replace those of white pine, which are less durable than oak." He advises that there are 142 slaves employed upon the repairs of the road, averaging \$122.25 (keep) each, fourteen of whom are engaged upon the train used for supplying the stations with wood and hauling wood to the University and Charlottesville, and hauling materials for repairs, etc.; leaving 128 hands actually engaged upon repairs of 160 miles of road, not counting the mountain track. There were sixteen section-masters at \$400 per annum. The company furnished them houses to live in, but the system of allowing them rations had been discontinued.

In conclusion, the board of public works has something to say about the speed of the trains. After a careful perusal of the "Railroad Journal" and a discussion with other railroad men they find that the increase of speed on passenger trains without increase of the price of tickets cuts down the net profits of the road too much, and therefore recommend that the regular rate of speed be kept at twenty miles an hour, instead of being increased to more than thirty, which they deem excessive and dangerous!

But nobody ought to quarrel with it, I am sure the liquor sellers ought to be as pleased as anybody, because it was brought in, in whose sole object is, as far as I understand it, to curtail the volume of the liquor trade.

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# Let the People Decide the Liquor Question==By SIR WILFRED LAWSON.

As temperance advocates, we base our position on the truth that "wine is a mocker," and the truth that "strong drink is a betrayer and a deceiver of those who indulge in it, and of the nation in which it has a place." A deceiver! That is bad character for anything. The devil is sometimes called a deceiver, and that is why Lord Randolph Churchill calls the liquor trade a devilish and destructive trade. And when we talk of wine, we do not mean wine especially; we mean all those drinks which have alcohol for their basis.

People sometimes think one sort of liquor better than another, as if the alcohol in one class of liquor would not so any harm.

I read the other day of a sign which said: "Look not upon the wine when it is red in the cup." But on passing to the door, I saw the sign of the great red wine bottle, and I said to myself, "But try our beer; it is a great deal better."

Alcohol is the same injurious agent whether in beer, wine or spirits. I am not going too far when I say that, because of the alcohol in the great red wine bottle, it is a great deal better.

what myriads of wasted lives they had seen through the consumption of this alcoholic poison?

Did not they know of blighted lives?—and those generally were not from the inferior or lowest class of the population. It took our proudest and best.

Good old Father Matthew said: "Through drink I have seen the stars of heaven fall and the cedars of Lebanon laid down."

If there be such an evil in this article, the duty of the government is not to distribute it broadcast, but to protect the country from its ravages.

A wise government tries to protect the people from disease and epidemic; it puts dangerous persons and animals into quarantine; it prevents the sale of injurious foods, and especially the sale of poison.

And yet the government of Great Britain goes on licensing some 150,000 or 160,000 people to dispense this drink poison, and by dispensing it makes large numbers of people drunk and diseased, and a great amount of taxation.

I call this making money from poison-shops. They might say that was exaggeration, but it is not so. I was at a meeting, recently, in Manchester, at which the Bishop of Manchester took the chair, and at this meeting the bishop called public houses "poison-shops."

throughout the nation may be very good men, and I have nothing to say against them, but they are carrying on a business which is opposed to national freedom, national progress, national prosperity and national morality.

And so powerful have those people grown by the immense sums which they raise from their monopoly that Lord Rosebery—a very shrewd man—has said that the people who traded in that poison were threatening to throttle the Commonwealth.

Mr. Chamberlain also declared that the drink trade was a swollen tyranny. What did Mr. Herbert Gladstone say? Why, he denounced drinking and said it must not be forgotten, and it ought to be said at every political meeting in the country, that the drink evil at that moment remained the greatest curse and the greatest menace which they had to face.

The object of the United Kingdom Alliance was to assist in legislating to make it easy to do right and difficult to do wrong, to remove that rock of offense and that stumbling block from their national life.

That was the object for which the United Kingdom Alliance was established. Now, there are only three ways of dealing with the sale of liquor. The first is free trade, but we need not waste any time on that.

I do not believe that anybody in the

country would advocate free trade in the drink traffic. The second way is regulation.

Yet there might be a way of regulating it; but all I can say is that no satisfactory way has been found out yet during a period of 400 years, and I believe they might go on another 400 years without finding one, who can estimate the enormous addition to the receipts of this company? The revenue is greater now in one month than it was in the whole year when the road was at Gordonsville, the increase being 1,200 per cent. We are now receiving more than half a mil-

lion dollars, and when the central line is completed it is not an extravagant prediction to say that the whole, taken together, will receive more in one month than this company now receives in a whole year. The experience of the Baltimore and Ohio road fully justifies this opinion."

Even at that early day the question of a proper station for Richmond was giving the officials the same worry that the Chesapeake and Ohio had been having in recent years until the building of the Main-Street Station. Witness the report of the superintendent. In those days the superintendent occupied a position similar to that of the general manager of to-day, and some of the statements contained in his report are unique when contrasted with the railroading of the present. Speaking of the Richmond offices he says: